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Moody on The Market

Pat ***Moody***

Abonmarche apartments for downtown Benton Harbor get a boost from the city

Benton Harbor City Commissioners have approved a plan to help engineering firm Abonmarche develop eight new apartments downtown.

At their regular meeting on Monday, commissioners heard from Abonmarche President Daryl Knip that the company is fixing up its 16,000 square foot building on West Main Street with improved office space. Along with that, it's planning the apartment units on the second floor, the addresses being 89, 95, and 101 West Main. Abonmarche is seeking to capture brownfield dollars to help recoup some of the expected $4 million cost.

Commissioner Ethel Clark Griffin was skeptical, saying this development wouldn't be of benefit to most Benton Harbor residents.

"The president stated that the houses might be $1,100, two bedrooms might be $1,500," Clark-Griffin said. "If a housing study was done, the average resident only makes $27,000 to $29,000. So, how do we get this rent at this high rate?"

Mayor Marcus Muhammad said he's seen developments across the country, and diversifying downtowns is just what's been working. He said attracting more residents means attracting more businesses.

"Activity breeds activity," Muhammad said. "Business brings business. So maybe those eight units will inspire somebody to open a cleaners next door or across the street. And that's how we will rebuild this community."

The brownfield plan is expected to help Abonmarche recoup about $1 million of the development's cost. Knip said the company is also seeking some state housing funds.

Continued on page 6

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Sarah ***Spoonholtz***

Regional Director,
SMR Chamber

August Events!

It's hard to not get excited about all the things happening in Southwest Michigan, especially when we look at the calendar and see upcoming events for both brand-new businesses and 50th anniversary celebrations!

On **Monday, August 25th**, we've got a busy day planned between celebrating with the **St. Joseph/Lincoln Senior Center** for their **50th Anniversary,** we're also heading to the brand-new **Holiday Inn Express & Suites Stevensville-Benton Harbor**! Located off Red Arrow Highway next to Aldi, we'll be there from **5:00 p.m. to 7:00 p.m.** for an evening of celebration, refreshments, and networking as they open their doors to the community. The official ribbon cutting will take place at 6:00 p.m. I recently had friends and family stay

Continued on page 2

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Spoonholtz *Continued from cover*

there and can say it is a beautiful addition to the Stevensville community!

For decades a historic landmark with roots dating back to the 1800s stood quietly above the flow of **McCoy Creek** just off **Buchanan**'s iconic **Front Street**, waiting patiently for the next chapter in its history to be written. Earlier this year, that chapter arrived with the grand opening of **The Grant Hotel & McCollumn's Restaurant & Bar**, a sophisticated boutique hotel, event venue, and restaurant housed in the beautifully restored **McCollum Building**.

Located at **206 Days Avenue**, The Grant now stands as a symbol of Buchanan's vibrant revitalization. Boasting 10 beautifully appointed guest rooms, a full-service restaurant and bar, and versatile event space for gatherings of all sizes; all of which tie into a unique hospitality experience in the heart of downtown Buchanan.

Located inside The Grant, McCollum's Restaurant & Bar brings refined yet relaxed dining to Buchanan. With a seasonal menu rooted in bold flavors and a bar featuring an extensive selection of bourbon, wine, and handcrafted cocktails, McCollum's offers a warm and memorable experience whether you're in for a date night, a business lunch, or a late-night drink.

We'll be collaborating with the **Buchanan Area Chamber of Commerce** on **Tuesday, August 26th from 4:00 - 6:00 p.m.** for the official ribbon cutting! During the celebration, enjoy appetizers, tours of the hotel and rooms along with exciting giveaways—including a $250 hotel room gift certificate and a few McCollum's gift cards.

Another 50th Anniversary that we're excited to share is M&W Auto Service & Tire on M-139 in Benton Harbor. This third-generation family-owned business has proudly served the community since 1975, is celebrating their anniversary on Friday, September 5th from Noon until 5:00 p.m. The event is free and open to the public!

The 50th Anniversary Celebration will feature a variety of attractions, including an appearance by racing legend Mario Andretti, a showcase of the famous Bigfoot Monster Truck, and delicious food provided by Redamak's Food Truck. Additionally, Watermark Brewing Co. will be offering complimentary tastings throughout the event, making it a perfect day of fun and celebration.

As part of their ongoing commitment to community support, M&W Auto Service & Tire is also launching the "Nominate a Neighbor" campaign, offering free tires and auto services to those in need within Berrien County. You can nominate someone by visiting their website: mandwtire.com

M&W Auto Service & Tire has been a cornerstone of Benton Harbor for 50 years, offering top-quality auto repair and tire services to the local community. As a third-generation family-owned business, M&W Auto Service & Tire continues to pride itself on providing outstanding service and building strong, lasting relationships with customers. This celebration is M&W Auto Service & Tire's way of showing appreciation for the trust and support the local community has given them over the years.

That's all for today but we have so many more Chamber and Community events that you can discover by visiting smrchamber.com. Have questions - contact me directly at sspoonholtz@smrchamber.com or 269-932-4040.

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Photo of the Week

Kids will be Kids

Photo by Caitlin Davis

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Controlling Humidity in Your Home: A Guide to Comfort and Health

Maintaining proper humidity levels in your home is essential for comfort, health, and preserving your living space. Excess moisture can lead to mold growth, musty odors, and damage to furniture, while overly dry air can cause respiratory irritation and static electricity. Striking the right balance—typically between 30% and 50% relative humidity—can enhance indoor air quality and protect your home. Here's how to effectively manage humidity in your living environment.

Understanding Humidity's Impact

High humidity creates a breeding ground for mold, mildew, and dust mites, which can trigger allergies and asthma. It can also warp wood floors, peel wallpaper, and damage electronics. Conversely, low humidity can dry out skin, irritate nasal passages, and increase susceptibility to colds. Monitoring indoor humidity with a hygrometer, a simple device available at hardware stores, is the first step to assessing your home's needs.

Strategies for Reducing Excess Humidity

In humid climates or during rainy seasons, excess moisture is a common issue. Dehumidifiers are highly effective at extracting water from the air, particularly in basements or bathrooms. Choose a unit sized appropriately for the room—small portable models work for single rooms, while whole-house systems integrate with HVAC units for comprehensive control. Emptying and cleaning the dehumidifier's reservoir regularly prevents mold buildup.

Ventilation is another key tool. Use exhaust fans in kitchens and bathrooms to expel moisture-laden air. Ensure your dryer vents outdoors properly, as indoor venting can significantly increase humidity. Sealing leaks in windows, doors, and ductwork also prevents humid outdoor air from infiltrating your home. In extreme cases, consider waterproofing basements or crawl spaces to block groundwater seepage.

Combating Dry Air

In colder months or arid regions, low humidity often becomes the challenge. Humidifiers add moisture to the air, alleviating dry skin and respiratory discomfort. Portable humidifiers are ideal for single rooms, while whole-house models connect to your HVAC system for broader coverage. Clean humidifiers frequently to avoid bacterial growth, and use distilled water to minimize mineral buildup.

Simple habits can also help. Place bowls of water near heating vents, or hang damp laundry indoors to naturally increase humidity. Houseplants, such as peace lilies or ferns, release moisture through transpiration, acting as natural humidifiers while enhancing aesthetics.

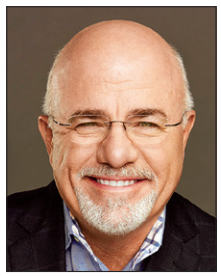
Year-Round Maintenance

Regardless of the season, regular HVAC maintenance ensures efficient humidity control. Replace air filters every 1–3 months to maintain airflow and prevent moisture buildup in ducts. Insulate walls and attics to stabilize indoor temperatures, as temperature fluctuations can affect humidity levels. Smart thermostats with humidity sensors can automate adjustments, maintaining optimal conditions.

Health and Energy Benefits

Proper humidity control not only protects your home but also promotes well-being. Balanced moisture levels reduce allergens, improve sleep quality, and prevent structural damage, saving on repair costs. Energy efficiency improves too, as dehumidifiers and humidifiers help your HVAC system work less hard.

By monitoring humidity, using appropriate devices, and maintaining your home, you can create a healthier, more comfortable living environment year-round. Invest in these strategies to safeguard your home and enhance your quality of life.



Dave
Ramsey

Financial Expert
The Ramsey Show

Dave Says

Giving Intelligently and Responsibly Takes Time and Effort

Dear Dave,

My wife and I have worked hard for many years. We've tried to be smart with our money, and follow your principles of saving, spending and giving. Our financial situation is pretty good now. We are debt-free, we're both close to retirement, and we have a net worth of around $2.7 million. We would like to start giving back at this point in our lives. There are several organizations we're interested in helping, but how can we know for sure which ones we can trust to use our money wisely?

Luis

Dear Luis,

I hate to say it, but it's hard to be 100% sure about these kinds of things. I'm really proud of what you two have been able to accomplish together. I also love the fact that you both want to give and take the matter so seriously. But really, about the best you can do is to put in serious time digging beneath the surface of the organizations you have in mind. Devote lots of effort to researching them, and decide together which organizations are comfortable fits for you both.

My wife and I give most of our donations to Christian ministries. And it's not unusual for us to take a tour of a place to see what it looks like up close, and talk about the feeling we get while we're there. If the staff or management aren't open or forthcoming with anything we consider to be basic information, or if we see signs of financial mismanagement, you better believe it sends up a red flag.

Don't get me wrong. People who work for charitable organizations have as much of a right to make a decent living as anyone else. But if they appear to be a little too well off, it could be a sign they're not being responsible with their donations. Take a look at things like their administrative costs, what percentage of donations goes directly to the cause they represent and anything else that would help you two make the right decision. You could even ask the leaders directly what they plan to do with the money from your donation. You have a right to know this.

Giving is like anything else, Luis. It takes some time and hard work to do it intelligently and responsibly. And don't forget to pray about it, too. Prayer should always be part of any big decisions you make!

— Dave

** Dave Ramsey is a nine-time national bestselling author, personal finance expert and host of The Ramsey Show. He has appeared on Good Morning America, CBS This Morning, Today, Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.*

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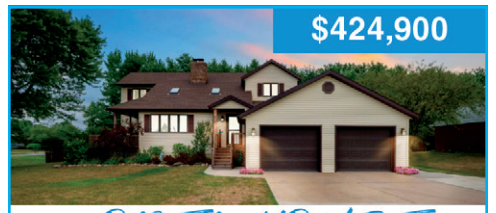

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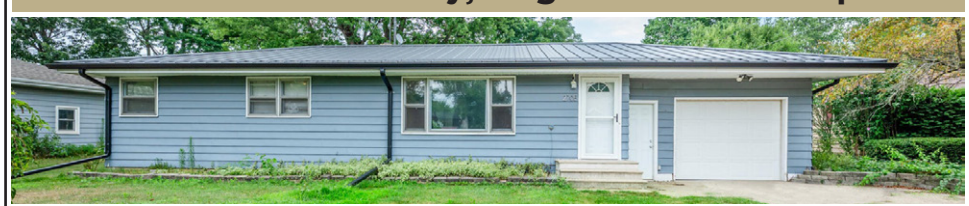

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Melissa **Kantor,** *PA-C*

The Secret to Natural-Looking Rejuvenation: Layered Treatments That Work Together

When it comes to addressing the signs of aging, no single treatment can target every layer of change that occurs in the body over time. Fine lines, volume loss, skin laxity, uneven tone, hormone shifts, and declining cellular function all contribute to how we look and feel as we age.

That's why a stacked approach—combining multiple therapies in a strategic, customized plan—offers the most effective pathway to sustainable, natural-looking rejuvenation.

Neuromodulators such as Botox, Dysport, and Xeomin remain a cornerstone in anti-aging. By softening dynamic wrinkles caused by repetitive muscle movement, they create a smoother canvas and help prevent deeper etched lines from forming. Wrinkle reduction alone, however, does not address the underlying loss of volume and changes in skin quality that come with age.

This is where hyaluronic acid (HA) fillers play a key role. When used conservatively, fillers can restore youthful contours, support sagging tissue, and replenish hydration to enhance facial harmony. When paired with neuromodulators, they provide both structural support and surface refinement—producing results that look refreshed rather than "done."

For longer-term improvements, biostimulators like Sculptra and Radiesse stimulate collagen and elastin production, gradually enhancing skin thickness, elasticity, and resilience. Unlike HA fillers, biostimulators encourage the body to rebuild its own scaffolding, offering natural and durable improvements.

Laser treatments add another dimension by targeting both the skin's surface and deeper layers. Fractional lasers can resurface texture and tone, while other modalities address pigmentation, redness, and laxity. Lasers not only rejuvenate the complexion but also prime the skin for better absorption of medical-grade skincare, maximizing results.

True anti-aging goes beyond the skin. Bioidentical hormone therapy can rebalance declining levels of estrogen, testosterone, progesterone, and thyroid hormones, all of which play a central role in energy, mood, metabolism, and skin quality. Correcting these imbalances often restores vitality from within and slows internal processes of aging.

Similarly, injectable peptides and IV nutrient therapy optimize cellular health and recovery. Peptides can stimulate growth hormone release, aid in fat metabolism, and improve muscle tone. IV therapy delivers essential vitamins, minerals, and antioxidants directly into the bloodstream for superior absorption. Together, they enhance healing, boost immunity, and support overall wellness—critical foundations for maintaining a youthful appearance.

Of course, no regimen is complete without consistent medical-grade skincare. Daily use of targeted products—such as retinoids, antioxidants, growth factors, and sun protection—ensures ongoing improvement while preserving the results of in-office treatments.

The real magic lies in how these therapies complement one another. Neuromodulators relax wrinkles, fillers restore structure, lasers refine the surface, and biostimulators rebuild the foundation. Meanwhile, hormone therapy, peptides, and IV infusions optimize internal health, and skincare sustains long-term benefits. By layering and sequencing treatments, patients achieve natural, balanced outcomes greater than the sum of their parts.

In today's world, anti-aging is no longer about chasing a single quick fix. Instead, it's about a holistic, stacked approach that treats both the visible and underlying causes of aging. This approach not only enhances appearance but also supports energy, confidence, vitality, and overall quality of life.

To learn more about creating a customized anti-aging plan, schedule a consultation with our team today.

Melissa Kantor PA-C is a Board Certified physician assistant who has been in practice since 1998. For a complimentary consultation, call or text us at (269) 250-5638 or visit our website at saintjoseph.theaestheticsloungeandspa.com
431 Upton Dr, St Joseph, MI 49085

THE Aesthetics Lounge and Spa
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Moody *Continued from cover*

Commissioners voted to approve the brownfield plan with Commissioners Clark-Griffin, Emma Kinnard, and Juanita Henry voting no.

City Manager Alex Little thanked Abonmarche, saying the firm could have brought this development elsewhere, but it chose its more than 40-year home, Benton Harbor. The brownfield plans approved Monday night will be of no direct cost to the city.

50th anniversary celebration for St. Joseph-Lincoln Senior Center

A big day is coming up for the St. Joseph-Lincoln Senior Center. Monday, August 25 will be its 50th anniversary, and they're planning a celebration.

Center Director Cindi McLaughlin tells us the center began on August 25, 1975, in downtown St. Joseph. It later moved to a location on Niles Road, and has been in its current location, at 3271 Lincoln Avenue, since 2006.

As the center moved to new locations over the years, it kept attracting more visitors and adding more activities, and now it serves around 380 seniors per day. Center program coordinator Jamie Bingaman tells us they offer a wide range of activities.

"We have 17 exercise classes," Bingaman said. "They include Zumba, cardio drumming, chair drumming, resistive exercise, Tai Chi, a Parkinson's exercise class, and a lot more. We have Pickleball, beginner, intermediate, and advanced. Those people will wow you."

That's not to mention the bingo, Mahjong, choir, arts and crafts, music classes, library, woodshop, workout rooms, medical equipment closet, and outdoor walking space.

Bingaman says they just want to get people through the door so they can see what's available. And there will be an opportunity to do so on Monday as the anniversary celebration gets underway at 10 a.m.

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"We'll have some speakers come in and talk a little bit about our history. We'll have a video program that we'll be showing that'll show some pictures from 1975 on."

After that, an open house and tours will be held. Plus, there will be refreshments and cake. McLaughlin says the anniversary celebration is open to the public.

Suicide Prevention Coalition planning 5K for September 20

The Berrien County Suicide Prevention Coalition will hold its second annual 5K Run and Walk next month, and it's inviting the whole community to come and help make a difference.

Coalition Chair Brittany Frenchko tells us they had about 160 runners for last year's event, and they're hoping for even more this year. The "STAY; Your Story's Not Over" 5K will be held September 20 in Baroda, taking participants from the American Legion Hall, all around the village, and then back to the hall.

"The regular run walk will start at nine, and obviously signups and all that prior to that," Frenchko said. "We will again have resource tables from different community partners. And then we will also have signs for participants or anybody that attends the event to make a donation, and they can personalize that sign and put it along the route."

Those signs can be used to memorialize someone who's been lost or to spread a message about mental health.

Frenchko says the Run and Walk is just another way the Berrien County Suicide Prevention Coalition has been getting out into the community to make its message known.

"Between the 988 signs that you see in the community, being present at the Senior Expo, different church communities and things like that, I definitely think we're resonating."

Frenchko says all proceeds from the 5K will go to support the mission of the Berrien County Suicide Prevention Coalition. Go to www.BerrienCares.org for more information.

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MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS $30,895

*MUST QUALIFY

2025 FORD BRONCO SPORT BIG BEND 4X4

Shadow Black, Convenience Package, Power Seat, Heated Front Seats, and Much More! F25149

MSRP.....$34,285
SIEMANS DISCOUNT.....- 790
RETAIL BONUS CASH**.....- 500
TRADE-IN ASSISTANCE BONUS CASH** - 1,000
SALE PRICE FOR EVERYONE $31,995
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS $31,495

2 YEAR/25,000 MILE PREMIUM MAINTENANCE PLAN!
*MUST QUALIFY
*RESIDENCY RESTRICTIONS MAY APPLY
**MUST TRADE-IN QUALIFYING FORD VEHICLE

2025 FORD EXPLORER ACTIVE 4 WHEEL DRIVE

Carbonized Gray Metallic, 2ND Row Captain's Chairs, 20 Inch 10-Spoke Wheels, Remote Start, Heated Steering Wheel, Heated Front Seats, 8-Way Power Passenger Seat, Trailer Tow Package, Power Liftgate, 13 Inch Touchscreen, Trailer Tow Package, and Much More! F25175

MSRP.....$48,660
SIEMANS DISCOUNT.....- 1,165
BONUS CUSTOMER CASH**.....- 1,500
SALE PRICE FOR EVERYONE $45,995
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS $45,495

2 YEAR/25,000 MILE PREMIUM MAINTENANCE PLAN!
PLUS 1.9% FOR 36 MONTHS, 2.9% FOR 48 MONTHS, 3.9% FOR 60 MONTHS, OR 4.9% FOR 72 MONTHS*
*MUST QUALIFY
*MUST FINANCE THRU FORD MOTOR CREDIT
**RESIDENCY RESTRICTIONS MAY APPLY

2024 FORD BRONCO BADLANDS 4 DOOR 4X4

Eruption Green, 2.7 V6 Ecoboost Engine, Soft Top, Navigation, Remote Start, 360 Degree Camera, Heated Front Seats, Adaptive Cruise Control, Heated Steering Wheel, Wireless Charging Pad, Sasquatch Package, and Much More! F24227

MSRP.....$66,235
SIEMANS DISCOUNT.....- 2,740
BONUS CASH**.....- 3,000
MODEL YEAR CLOSE-OUT BONUS CASH** - 7,000
SALE PRICE FOR EVERYONE $53,495
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS $52,995

2 YEAR/25,000 MILE PREMIUM MAINTENANCE PLAN!
*MUST QUALIFY
**RESIDENCY RESTRICTIONS MAY APPLY

2025 FORD F-250 4X4

Oxford White, Snowplow Prep Package, Platform Running Boards, Roof Clearance Lights, STX Appearance Package, Locking Rear Axle, 360 Degree Camera Package, Rear Parking Sensors, LED Box Lighting, Ebony Black Aluminum Wheels, Blind Spot Information System, and Much More! F25036

MSRP.....$55,620
SIEMANS DISCOUNT.....- 2,325
RETAIL CUSTOMER CASH**.....- 1,500
RETAIL CUSTOMER CASH.....- 1,000
SALE PRICE FOR EVERYONE $50,795
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS $50,295

*MUST QUALIFY
**RESIDENCY RESTRICTIONS MAY APPLY

2024 FORD TRANSIT BOX TRUCK

Oxford White, Cloth Seats, Power Outlet, Trailer Brake Controller, Dual Batteries, Long Arm Power Heated Mirrors, SYNC 3, Rockport 12 Foot Box, and Much More! F24127

MSRP.....$49,255
ADD FOR ROCKPORT BOX.....+14,000
SUBTOTAL.....$63,255
SIEMANS DISCOUNT..... - 5,260
RETAIL CUSTOMER CASH**.....- 6,000
SALE PRICE FOR EVERYONE $51,995
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS $51,495

*MUST QUALIFY
**RESIDENCY RESTRICTIONS MAY APPLY

2025 FORD F-150 SUPERCREW XLT 4X4

Rapid Red, 3.5 PowerBoost Full Hybrid V6 Engine, ActiveX Seats, Wireless Charging Pad, Power Sliding Rear Window, B&O 8-Speaker Sound System, XLT Black Appearance Package, 20 Inch Gloss Black Painted Aluminum Wheels, Twin Panel Moonroof, Tailgate Step and Work Surface, Tow/Haul Package, and Much More! F25076

MSRP.....$71,205
SIEMANS DISCOUNT.....- 3,210
RETAIL BONUS CASH**.....- 1,250
TRADE-IN ASSISTANCE BONUS CASH** - 2,250
SALE PRICE FOR EVERYONE $64,495
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS $63,995

2 YEAR/25,000 MILE PREMIUM MAINTENANCE PLAN!
PLUS 1.9% FOR 36 MONTHS, 2.9% FOR 48 MONTHS, 3.9% FOR 60 MONTHS, OR 4.9% FOR 72 MONTHS*
*MUST QUALIFY
*MUST FINANCE THRU FORD MOTOR CREDIT
**RESIDENCY RESTRICTIONS MAY APPLY
**MUST TRADE-IN QUALIFYING FORD VEHICLE

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CHRYSLER DODGE Jeep RAM

2025 JEEP COMPASS LATITUDE 4X4

Diamond Black Crystal, Altitude Special Edition, 10 Inch Touchscreen, 18 Inch Gloss Black Aluminum Wheels, and Much More! C25022

MSRP.....$32,355
SIEMANS DISCOUNT.....- 360
MIDWEST BC BONUS CASH**.....- 500
NATIONAL RETAIL BONUS CASH...- 1,500
NATIONAL SELECT INVENTORY BONUS CASH - 500
SALE PRICE FOR EVERYONE $29,495
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 1,500
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS $27,495

*MUST QUALIFY
*MUST FINANCE THROUGH CHRYSLER CAPITAL
**RESIDENCY RESTRICTIONS MAY APPLY

2025 JEEP GRAND CHEROKEE LIMITED 4X4

Bright White, Remote Start, Power Liftgate, Navigation, Heated Front and Rear Seats, Heated Steering Wheel, Black Appearance Package, 20 Inch Wheels, and Much More! C25029

MSRP.....$49,425
SIEMANS DISCOUNT.....- 1,776
MIDWEST BC SELECT INVENTORY BONUS CASH** - 3,000
NATIONAL RETAIL BONUS CASH..- 2,250
SALE PRICE FOR EVERYONE $42,399
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS $39,899

*MUST QUALIFY
*MUST FINANCE THRU CHRYSLER CAPITAL
**RESIDENCY RESTRICTIONS MAY APPLY

2025 CHRYSLER PACIFICA

Red Hot Pearl, Uconnect Theatre Family Group, Hands Free Power Sliding Doors, Hands Free Power Liftgate, Power Driver and Passenger Seats, Navigation, 13 Alpine Speakers, Seatback Video Screens, FamCam Interior Camera, Stow 'N Vac Vacuum, Blue Ray DVD Player, Leatherette Seats, Heated Steering Wheel, Adaptive Cruise Control, Blind Spot and Cross Path Detection, and Much More! C25108

MSRP.....$49,585
SIEMANS DISCOUNT.....- 1,394
NATIONAL RETAIL BONUS CASH...- 2,250
SALE PRICE FOR EVERYONE $45,941
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS $45,441

*MUST QUALIFY

2025 RAM PROMASTER 2500 HIGH ROOF CARGO VAN

Flame Red, Cargo Partition with Sliding Window, Rear Bumper Step Extension, Cargo Area LED Lighting, Storage Group, Rear Assist Handles, Power Windows and Locks, and Much More! C25045

MSRP.....$54,815
SIEMANS DISCOUNT.....- 1,320
NATIONAL BONUS CASH.....- 2,500
ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT*** - 1,000
SALE PRICE FOR EVERYONE $49,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS $49,495

*MUST QUALIFY
***BUSINESS OWNERS ONLY

2025 JEEP WRANGLER UNLIMITED SAHARA 4X4

Black, 3.6 V6 Engine, Sky One-Touch Power Top, Heated Front Seats, Heated Steering Wheel, 12 Inch Touchscreen, 18 Inch Aluminum Wheels, and Much More! C25062

MSRP.....$57,955
SIEMANS DISCOUNT.....- 1,960
NATIONAL BONUS CASH.....- 1,500
NATIONAL RETAIL BONUS CASH...- 2,500
SALE PRICE FOR EVERYONE $51,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS $51,495

*MUST QUALIFY

2025 RAM 1500 LARAMIE CREW CAB 4X4

Ivory White, Dual Pane Panoramic Sunroof, Navigation with 14 Inch Touchscreen, Power Tailgate, 19 Speaker Harman Kardon Premium Sound System, Leather Bucket Seats, Towing Technology Group, Night Edition, 22 Inch Forged Aluminum Wheels, Sport Performance Hood, Heated Front and Rear Seats, Heated Steering Wheel, Power Deployable Running Boards, and Much More! C25079

MSRP.....$78,035
SIEMANS DISCOUNT.....- 4,236
NATIONAL 10% BELOW MSRP.....- 7,804
SALE PRICE FOR EVERYONE $65,995
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS $63,495

*MUST QUALIFY
*MUST FINANCE THRU CHRYSLER CAPITAL

2024 RAM 4500 DUMP BODY WITH BACKPACK

Bright White, 6.7 Cummins DIESEL, Trailer Brake Controller, Rear Back-Up Camera, Power Windows and Locks, Remote Keyless Entry, Cloth 40/20/40 Seat, 9 Foot Steel Rugby Eliminator Dump Body, Tarp, Steel Backpack Toolbox, and Much More! C24126

MSRP.....$69,580
ADD FOR RUGBY STEEL DUMP BODY WITH BACKPACK +22,348
SUBTOTAL.....$91,928
SIEMANS DISCOUNT.....- 8,183
BONUS CASH.....- 3,750
RAM DEALER CASH COUPON PROGRAM - 4,000
ON-THE-JOB $1,000 COMMERCIAL EQUIPMENT/UPFIT*** - 1,000
SALE PRICE FOR EVERYONE $74,995
NATIONAL STELLANTIS LOYALTY BONUS CASH* - 1,500
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS $72,995

*MUST QUALIFY
***BUSINESS OWNERS ONLY

2024 RAM 5500 CREW CAB 4X4 DUMP BODY

Bright White, Heavy Duty Snow Plow Prep Package, 6.7 Cummins DIESEL Engine, Chrome Tubular Side Steps, Chrome Appearance Group, Trailer Brake Controller, VOTH Dump Body, and Much More! C24154

MSRP.....$78,815
ADD FOR VOTH DUMP BODY.....+27,559
SUBTOTAL.....$106,374
SIEMANS DISCOUNT.....- 6,629
BONUS CASH.....- 3,750
RAM DEALER CASH COUPON PROGRAM - 4,000
ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT*** - 1,000
SALE PRICE FOR EVERYONE $92,995
NATIONAL SFS LEASE LOYALTY BONUS CASH* - 1,500
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS $90,995

*MUST QUALIFY
*MUST FINANCE THRU CHRYSLER CAPITAL
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WAS $28,999

2022 FORD EDGE SEL AWD

NOW $28,413

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate Remote Keyless Entry System, Ford Certified! Iconic Silver, U25057

WAS $28,901

2022 FORD EDGE SEL AWD

NOW $28,385

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, SYNC 4, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Wireless Charging Pad, Universal Garage Door Opener, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Oxford White, U25056

WAS $82,467

2023 JEEP WRANGLER RUBICON 392 4X4

NOW $79,995

6.4 V8 SRT HEMI Engine, 8 Speed Automatic, Aluminum Wheels, Only 18K Miles! Sky One-Touch Power Top, Running Boards, Remote Start, Navigation, Leather Heated Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Jeep Certified! Hydro Blue Pearlcoat, F23222A

MANAGER'S SPECIALS

WAS $62,818

2018 CHEVROLET CAMARO ZL1 CONVERTIBLE

NOW $61,532

6.2 V8 Engine, 10 Speed Automatic, Aluminum Wheels, Only 10K Miles! Remote Start, Memory Power Leather-Suede Heated/AC Front Seats, Heated Steering Wheel, Power Convertible Top, Climate Control, CD-Player, Blind Spot Monitor, Cross-Traffic Alert, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Arctic Blue, Very Nice! Must See! F24225A

WAS $28,523

2022 FORD MAVERICK XLT SUPERCREW

NOW $25,997

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 31K Miles, Bedliner, Ford Co-Pilot360, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Cactus Gray, F25065A

WAS $28,546

2022 FORD ESCAPE AWD

NOW $27,560

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 30K Miles, Remote, Start, Navigation, Memory Power Leather-Suede Heated Front Seats, Heated Steering, Panoramic Vista Roof, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Star White Metallic, U25050

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WAS $25,995

2021 DODGE CHARGER STX

NOW $25,500

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Only 36K Miles, Blacktop Package, Remote Start, Memory Power Nappa Leather Heated/AC Front Sport Seats, Heated Steering Wheels, 2ND Row Heated Seats, 6 Premium Alpine Speakers, Blind Spot and Cross Path Detection, Back-Up Camera, Remote Keyless Entry System, Go Mango, Dodge Certified!, C23230A

WAS $46,754

2019 FORD F-250 LARIAT CREW CAB 4X4

NOW $45,209

6.7 V8 Power Stroke DIESEL Engine, 6 Speed Automatic, Chrome PVD Aluminum Wheels, 122K Miles, FX4 Off Road Package, Bedliner, Running Boards, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2ND Row Heated Seats, Twin Panel Sunroof, Back-Up Camera, Upfitter Switches, Trailer Sway Control, Trailer Brake Controller, Remote Keyless Entry System, Race Red, F24339A

WAS $26,470

2020 FORD RANGER XL SUPERCAB

NOW $25,344

2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 22K Miles, Bedliner, Running Boards, FX2 Package, STX Appearance Package, Remote Start, Navigation, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Lightning Blue, U25043A

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WAS $15,995

2008 DODGE CHARGER SRT8

NOW $15,336

6.1 V8 SRT HEMI Engine, 5 Speed Automatic, Aluminum Wheels, 145K Miles, Super Bee Special Edition SRT8, Remote Start, Navigation, Power Leather-Trimmed Heated Front Seats, Power Sunroof, Harman Kardon 13 Speaker Kicker SRT High Performance Audio Group, Remote Keyless Entry System, Blue Pearlcoat, C23185B

WAS $28,500

2022 FORD EDGE SEL AWD

NOW $27,241

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 38K Miles, Remote Start, SYNC 4, Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Forged Green, U25048

WAS $44,635

2024 TOYOTA RAV4 LIMITED HYBRID AWD

NOW $43,973

2.5 Engine, 1 Speed CVT Automatic, Aluminum Wheels, Less Than 7K Miles! Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Hands Free Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Midnight Black Metallic, F25105A

MANAGER'S SPECIALS

WAS $36,402

2022 FORD F-150 LARIAT SUPERCREW HYBRID 4X4

NOW $33,880

3.6 PowerBoost Full Hybrid Engine, 10 Speed Automatic, Alloy Wheels, 107K Miles, FX4 Off-Road Package, Security Cover, Bedliner, Running Boards, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2ND Row Heated Seats, Twin Panel Moonroof, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping System, Pre-Collision Assist, Reverse Sensing System, Back-Up Camera, Agate Black Metallic, F25098A

WAS $41,432

2022 RAM 2500 4X4 PLOW TRUCK

NOW $39,828

Bright White, 6.8 V8 HEMI Heavy Dury Engine, 8 Speed Automatic, Aluminum Wheels, 30K Miles, Running Boards, Western V-Plow, Snow Chief Group, Power Windows and Locks, Sliding Rear Window, Anti-Spin Differential Rear Axle, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Bright White, F25043B

WAS $39,978

2020 FORD F-150 LARIAT SUPERCREW 4X4

NOW $37,335

2.7 V6 Ecoboost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, Only 42K Miles, Remote Start, Navigation, Running Boards, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2ND Row Heated Seats, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Agate Black, F25047A

R ENTIRE INVENTORY OF PRE-OWNED VEHICLES WWW.SIEMANS.NET

WAS $46,737

2022 RAM 2500 BIG HORN CREW CAB 4X4

NOW $43,749

6.4 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 37K Miles, Spray-In Bedliner, Power Running Boards, Off-Road Package, Sport Appearance Package, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty, Bright White, F24234A

WAS $32,980

2021 JEEP GRAND CHEROKEE 80TH ANNIVERSARY EDITION 4X4

NOW $29,981

3.6 V6 Engine, 8 Speed Auto, Aluminum Wheels, 44K Miles, Remote Start, Nav, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Sunroof, Adaptive Cruise, Blind Spot Monitor, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Granite Crystal Metallic, U25037

WAS $27,996

2021 RAM PROMASTER CITY TRADESMAN CARGO VAN

NOW $27,500

2.4 Engine, 9 Speed Automatic, Aluminum Wheels, 42K Miles, Power Windows and Door Locks, Rear Cargo Door Window Insert Panel with Window Grate, Back-Up Camera, Remote Keyless Entry System, BALANCE OF FACTORY WARRANTY! Bright White, U25060

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2017 JEEP WRANGLER UNLIMITED SAHARA 4X4

NOW $23,822

3.6 V6 Engine, 5 Speed Automatic, Aluminum Wheels, Only 67K Miles! Remote Start, Black 3-Piece Hardtop, Heated Front Seats, Alpine 9-Speakers with All Weather Subwoofer, CD-Player, Trailer Tow Group, Remote Keyless Entry System, Granite Crystal Metallic, U25072

2024 RAM 2500 TRADESMAN REGULAR CAB 4X4

NOW $40,995

6.4 V8 Heavy Duty HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 27K Miles, Running Boards, Chrome Appearance Group, Touchscreen Display, Rear Sliding Window, Anti-Spin Differential Rear Axle, Trailer Brake Control, Remote Keyless Entry System, Ram Certified! Billet Silver Metallic, C25112A

2017 FORD FUSION SE

NOW $13,995

1.5 Ecoboost Engine, 6 Speed Automatic, Aluminum Wheels, 104K Miles, Remote Start, Memory Power Leather Heated Front Seats, CD-Player, Power Moonroof, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Blue Lightning, M25069B

SEE OUR ENTIRE INVENTORY PRE-OWNED VEHICLES AT WWW.SIEMANS.NET

2023 FORD MUSTANG MACH-E PREMIUM EAWD

NOW $34,995

Extended Battery, 1 Speed Automatic, Aluminum Wheels, Only 13K Miles! Navigation, SYNC4, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Fixed-Glass Roof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Aerial View Display System, Front and Rear Collision Mitigation, Evasion Assist, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Star White Metallic, C25055A

2021 JEEP GRAND CHEROKEE 80TH ANNIVERSARY EDITION 4X4

NOW $30,943

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 44K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal Pearlcoat, U25071

2022 FORD ESCAPE TITANIUM AWD

NOW $27,926

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 31K Miles! Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Evasion Assist, Back-Up Camera, Power Liftgate, Class II Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Stone Blue Metallic, U25058

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2022 RAM 1500 BIG HORN CREW CAB 4X4

NOW $37,513

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 43K Miles, Remote Start, Navigation, Power Driver's Seat, Power Adjust Pedals, Heated Steering Wheel, Heated Front Seats, Front and Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Flame Red Clearcoat, C25105A

2022 FORD EXPLORER XLT AWD

NOW $29,995

2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 65K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Twin Panel Moonroof, Adaptive Cruise Control, Evasive Steering Assist, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Class IV Trailer Tow Package, Remote Keyless Entry System, Carbonized Gray Metallic, M25040A

2021 FORD F-150 LARIAT SUPERCREW 4X4

NOW $46,500

3.5 PowerBoost Hybrid Engine, 10 Speed Automatic, Alloy Wheels, 59K Miles, Power Running Boards, FX4 Off-Road Package, Remote Start, Navigation, Memory Power Leather Heated/AC Seats, Heated Steering Wheel, Power Adjust Pedals, 2ND Row Heated Seats, Twin Panel Moonroof, Blind Spot Monitor, Cross-Traffic Alert, Rear Collision Mitigation, Lane Keeping Assist, Lane Departure Warning, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Iconic Silver Metallic, Balance of factory warranty! F25165A

2025 FORD BRONCO BADLANDS 4-DOOR 4X4

NOW $65,561

2.7 Ecoboost V6 Engine, 10 Speed Automatic, Less 2,000 Miles! Remote Start, Navigation, Raptor-Style Running Boards, Soft Convertible Top and 2-Piece Black Hardtop, Black Appearance Package, Climate Control, Adaptive Cruise Control, Front Collision Mitigation, 360 Degree Camera, Remote Keyless Entry System, Ford Certified! Marsh Gray, C24120A

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2021 FORD F-150 RAPTOR SUPERCREW 4X4

NOW $69,409

3.5 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 40K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, Twin Panel Moonroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Front and Rear Collision Mitigation, Lane Keeping Assist, Lane Departure Warning, 360 Degree Camera Package, Tow Technology Package, Remote Keyless Entry System, Balance of Factory Warranty! Code Orange Metallic, F24175A

2022 FORD EXPLORER XLT AWD

NOW $34,749

2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, Navigation, SYNC3, Power Leather Heated Front Seats, Heated Steering Wheel, Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Evasive Steering Assist, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Atlas Blue Metallic, F25202A

2022 RAM 3500 TRADESMAN CREW CAB 4X4

NOW $49,746

6.7 Cummins DIESEL Engine, 6 Speed Automatic, Aluminum Wheels, Only 24K Miles! Bedliner, Running Boards, Power Windows and Locks, Touchscreen, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Bright White, C24196A

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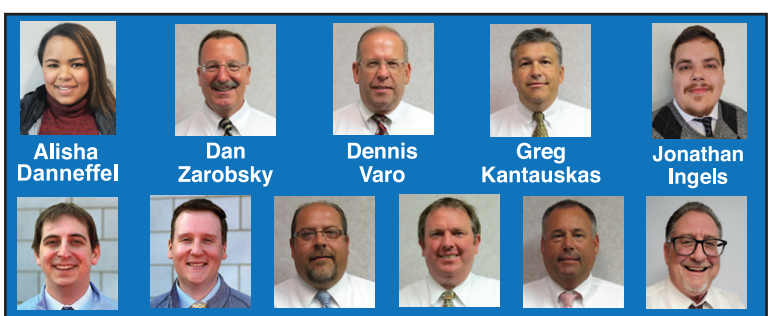

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Humorist

Pisas of Italy on a Firenze-ied Tour

I forget which day of my Mediterranean vacation it was, but I remember spending a fast and furious day exploring Pisa and Florence, and I'm a-gonna tell ya about it!

Note: I discovered in Italy that I still get a kick from saying certain Italian words with great gusto and an -- admittedly VERY exaggerated -- Italian accent. I love beltin' 'em out as though I'm EXCLAIMING them: "ChiANti!" And "PiNOCchio!" And "FioRENza!"

Each of these happened to be appropriate on our Pisa/Florence tour: The ChiANti Region of Tuscany is in the vicinity; the hometown of the author of PiNOCchio is in the vicinity; and, in Florence at least, FioRENza IS the vicinity – FioRENza is an alternative way of saying Florence. (Some people prefer Firenze, but I don't know, that sounds like "frenzy" to me. Although it does accurately describe our busy day.)

Incidentally, our tour took us near the areas where Carrera marble comes from. I like to say "caRRERa," though it tends to bring to mind Tia Carrere, the actress who co-starred in the movie "Wayne's World." Though I can't find the quote on the internet, I distinctly remember Wayne complimenting her beauty with the observation that "She's a total biscuit." Which I've always felt is a winning compliment about a lovely person. And which I've called my wife many times since. (Still uncertain whether I'm "winning" with that. . .)

Back to our sightseeing, I hereby pose a difficult question: What do you think was our main objective in Pisa?

Dang, you're all over it. Yup, the Leaning Tower, which is seen by an estimated 5 million visitors every year. 4,979,597 of whom pose for those photos where it looks like they're holding the tower up. I am proud to say I'm not among them. But I am among those taking such photos – my brother-in-law and his girlfriend both mimicked it.

By the way, in my photos of the tower, you might consider it odd that not a single one of this year's 5 million visitors is seen in any frame. This is because on this trip I "discovered" the "Clean Up" feature on my devices! Vacca sacra ("holy cow" in Italian)! No random tourists in my pix! – just the ones worth keeping, such as a certain Total Biscuit.

Roll on to FioRENza, we enjoyed many well-known sights: The Cathedral and its renowned Duomo; the Fountain of Neptune; and the famous bridge, The Ponte del Vecchio. We didn't have time to get an eyeful of Michelangelo's original sculpture of David, but we did see the copy that's out in the piazza near all these other sights. It seems like a great copy, and he looks like a pretty decent biscuit, for a guy. (I wish my wife hadn't kept mentioning this so enthusiastically).

When our busy day in FioRENza concluded, we motored back toward the ship, but I saw one last thing of notice as we wound out of the city: A restaurant called "Sophia Loren" (a famous and Oscar-winning actor, for you youngsters out there). Back aboard ship, I did a little web-surfing and discovered Sophia actually helped create it. And its most popular dish also happens to pay homage to Ms. Loren's pulchritude: *La Biscotti Totale!*

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Old and New

If you have ever picked up a Bible and thumbed through its pages, you may have noticed two major sections that divide it. These two sections are the Old Testament and the New Testament. An easy way to understand the division is that the Old was written before Jesus, and the New was written after. The Old's purpose was to point ahead to Jesus, and the New's purpose is to point back to Jesus.

But why call it a testament? The word "testament" comes from the Latin title *testamentum*, which means a covenant. Covenants were made as legal and moral contracts. Some were even formed as treaties.

So, think of the Bible as God's contract and signed treaty between us and him. There are terms, though. If God is going to hold up his end of the bargain—to bless, protect, help, and provide—then people also need to hold up their end. God asks us to follow and love him above all else, since he is the only one who can bless, help, protect, and provide for us. But who could ever do all that?

This is something no one can live up to. The purpose of both the Old and the New Covenant was to highlight that God would come to save.

"You have come to Mount Zion, the city of the living God; to the heavenly Jerusalem... to Jesus, the mediator of a New Testament, and to the sprinkled blood that speaks a better message than the blood of Abel." (Hebrews 12:22, 24)

The New Testament was the undoing of the curse of the Old.

Why does this matter to you? Because we all fall into patterns according to the Old Covenant. We think and act as if we must do something for God in order for him to love us.
"God won't love you unless you repent enough."
"God won't protect you unless you do enough."
"God won't provide for you unless you work hard enough."
"God won't help you unless you help him."

You can't. So, he did.

Jesus was good enough, helped enough, did enough, and worked hard enough—for you. God's New Testament, his new covenant, is completely one-sided. He has signed the peace treaty with his blood, spilled on the cross. He has etched your name into the permanent record of those going to heaven.

He is the only one you never have to do enough for to be loved in return. You don't have to say the right words, pray the right prayer, or do the right ceremonies. He did enough for you.

What would life look like if you weren't always under pressure to perform?

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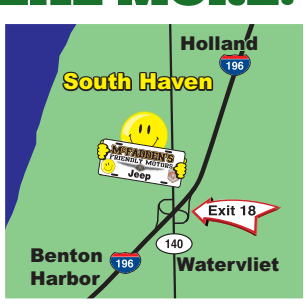

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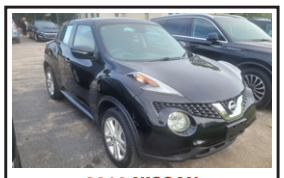

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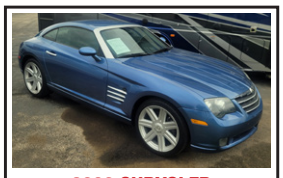


2006 CHRYSLER CROSSFIRE
Very Rare! super low miles!
$9,900

2013 FORD FIESTA TITANIUM
Fiesta, Fiesta, Fiesta thats fun to say!
$9,900
OR ONLY **$199/MO**

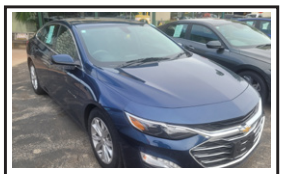
2018 CHEVY MALIBU LT
Power moonroof and low miles!
$11,900
OR ONLY **$239/MO**

2021 KIA SOUL
Asian guy came in and asked "Louie-son do you have as soul
$13,900
OR ONLY **$259/MO**

2021 KIA SOUL
Only 45,000 miles on this cutie!
$15,900
OR ONLY **$279/MO**

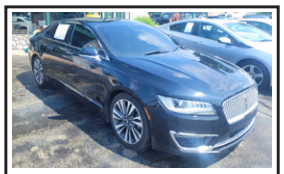
2007 TOYOTA FJ CRUISER
Very Rare!
$15,900
OR ONLY **$285/MO**

2021 KIA FORTE GT
Just in! Ready to go with low low miles!
$17,777
OR ONLY **$292/MO**



2022 CHEVY MALIBU LT
Super nice for the price!
$18,900
OR ONLY **$294/MO**

2022 HYUNDAI ELANTRA
Just in! Like new Super Low Miles!
$18,900
OR ONLY **$394/MO**



2018 LINCOLN MKZ PREMIUM AWD
Every option with all wheel drive
$19,900
OR ONLY **$344/MO**

2018 FORD ESCAPE TITANIUM AWD
Every options, low miles!
$19,900
OR ONLY **$305/MO**

2019 GMC TERRAIN SLE
Just in! like new with low miles
$19,900
OR ONLY **$305/MO**

2020 KIA SEDONA LX
Get ready for summer vacation!
$19,900
OR ONLY **$305/MO**

2020 KIA STINGER
Just in! It'll energize your dinger!
$19,900
OR ONLY **$305/MO**

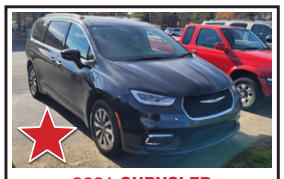
2024 NISSAN VERSA SV
Just in! Like new with super low miles
$19,900
OR ONLY **$295/MO**

2021 CHEVY EQUINOX PREMIER
Just in! Only 9000 miles, showroom new!
$24,900
OR ONLY **$389/MO**

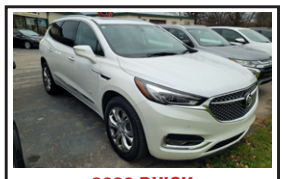
2021 HONDA HRV EX AWD
These sell fast!
$24,900
OR ONLY **$389/MO**

2025 CHEVY TRAX LT
Demo Deal, like new!
$25,900
OR ONLY **$399/MO**

2021 KIA K5 GT LINE
Just in! Every option with extra low miles!
$27,900
OR ONLY **$425/MO**

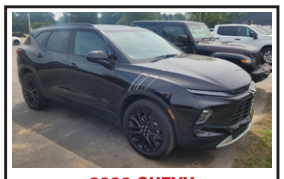


2021 CHRYSLER PACIFICA HYBRID TOURING
Just in! Off lease, low miles, these sell fast!
$28,900
OR ONLY **$440/MO**



2020 BUICK ENCLAVE
Just in! Off lease, loaded with low miles!
$29,900
OR ONLY **$457/MO**

2021 CHEVY CAMARO LT1
Just in! V8 Baby!!!
$29,900
OR ONLY **$457/MO**



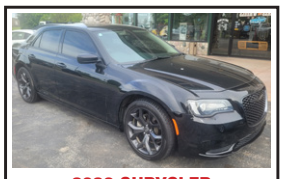
2023 CHEVY BLAZER
Just in! Off lease, low miles, super cheap!
$29,900
OR ONLY **$457/MO**

2023 LAND ROVER DISCOVERY SPORT
Just in! Showroom new, over $60,000 new save $30,000
$29,900
OR ONLY **$457/MO**

2021 FORD BRONCO BADLANDS
Super low miles, thousands under retail!
$29,900
OR ONLY **$457/MO**

2018 JEEP WRANGLER RECON RUBICON
BEAST!
$29,900
OR ONLY **$489/MO**

2023 CHRYSLER PACIFICA HYBRID
Just in! Every option, over $56,000 new SAVE
$29,900
OR ONLY **$457/MO**



2023 CHRYSLER 300M
Just in! Super low miles with everything
$33,900
OR ONLY **$499/MO**

2021 JEEP GRAND CHEROKEE L OVERLAND
Just in! Off lease, over $70,000 new. SAVE
$36,900
OR ONLY **$561/MO**

2020 CHEVY TAHOE 4X4
Just in! Low miles, makes it twice as nice!
$36,900
OR ONLY **$555/MO**

2023 GMC ACADIA SLT AWD
Just in! Off lease, 1 owner, every option, low miles
$37,900
OR ONLY **$576/MO**

2020 JEEP GLADIATOR RUBICON
Every option, low miles!
$37,900
OR ONLY **$579/MO**

2020 JEEP WRANGLER SAHARA
Mint condition, hard to find,matching white top, extra low miles!
$39,900
OR ONLY **$652/MO**

2020 GMC SIERRA DENALI
Just in! Dominion Deals on Denali's
$44,900
OR ONLY **$679/MO**

2021 RAM 3500 CHASSIS 4X4
Cummins H.O. Diesel, Allison transmission, dually
$47,900
OR ONLY **$727/MO**

2024 CHEVY TRAVERSE Z-71
All the toys!
$49,900
OR ONLY **$749/MO**

2022 CHEVY HD3500 DUMP TRUCK
Need to take a dump?
$49,900
OR ONLY **$749/MO**

2023 CHEVY TAHOE PREMIER 4X4
Over $80k new! Save a butt load of $$$
$55,900
OR ONLY **$848/MO**

*14 and older 8.9% x 60mos., 10-17 8.9% x 60mos., 15-19 7.49% x 72mos., 20-25 7.49% x 78-84mos. 720 credit score. NO MATTER YOUR CREDIT, WE CAN GET YOU APPROVED BUT YOUR PAYMENTS GONNA BE HIGHER!

2508 S. Pipestone, Benton Harbor 269-925-3325

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OVER 50 NEW HYUNDAI'S AVAILABLE!

2025 Santa Fe's & Hybrids

0% Up to 60mos*
Plus 90 Days Until First Payment
Or 5.99% Up to 60 mos.
Plus Bonus Cash Up to $3,500

0% Up To 60mo*

PLUS 90 DAYS UNTIL FIRST PAYMENT

*Must qualify and finance thru HMFC. See Salesperson for details

2025 Palisade's

0% Up to 60mos*
Plus 90 Days Until First Payment
Or 5.99% Up to 60 mos.
Plus Bonus Cash Up to $2,750

HYUNDAI

America's Best Warranty
10-Year/100,000-Mile Powertrain Limited Warranty
*See dealer for LIMITED WARRANTY details.

Owner Assurance

Hyundai Complimentary Maintenance
3 Years Free Maintenance

Signature HYUNDAI

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$25 OIL CHANGE CLUB!! SEE DETAILS AT SIGNATUREDEALERGROUP.COM

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Offers end September 2

For all Toyota offers

toyota.com

TUNDRA

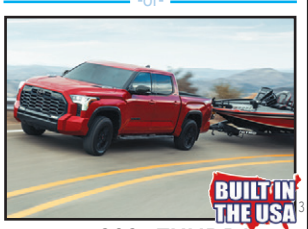
BEST RESALE VALUE IN ITS CLASS[1]
- KBB.com

$419/Mo. 36-Month Low Mileage
10,000 Mile/Year Lease

new 2025 TUNDRA SR CREWMAX 4X4
Model #8348

$419 Per Mo.[2]
36 Mo. Lease | $3999 Due At Signing
Excludes applicable taxes & fees.
No security deposit required.

-or-



new 2025 TUNDRA[3]
Includes Hybrids! Excludes TRD Pro

1.99% for 72 APR Financing Mos.[4]
PLUS $1,000 TFS APR Cash[5] on Limited and 1794 Hybrid Models Only

-or- new '25 TUNDRA
$3000 CUSTOMER CASH[6]
Includes Hybrids! Excludes TRD Pro

TACOMA

AMERICA'S BEST SELLING MIDSIZE TRUCK[7]

$289/Mo. 36-Month Low Mileage
10,000 Mile/Year Lease

new 2025 TACOMA SR5 DOUBLE CAB 4X4
Model #7540

$289 Per Mo.[8]
36 Mo. Lease | $3999 Due At Signing
Excludes applicable taxes & fees.
No security deposit required.

-or-

new 2025 TACOMA
Includes Hybrids! Excludes Trailhunter and TRD Pro.

4.75% for 60 APR Financing Mos.[9]

-or-
5.75% APR for 72 Mos.[9]

bZ4X

ALL-ELECTRIC BATTERY EV

$199/Mo. 36-Month Low Mileage
10,000 Mile/Year Lease

new 2025 bZ4X XLE
FWD Model #2870
$12,000 TFS LEASE CASH included in offer

$199 Per Mo.[10]
36 Mo. Lease | $3299 Due At Signing
Excludes applicable taxes & fees.
No security deposit required.

-or-

new 2025 bZ4X
0% for 72 APR Financing Mos.[11]

PLUS $2,500 TFS APR CASH[12]

4RUNNER

6TH GENERATION NOW EVEN BETTER!

Available features include:
- i-FORCE MAX Hybrid Powertrain
- Power Rear Window
- Power Liftgate
- Multi-Terrain Monitor
- 14-in. Touchscreen
- 2WD, Part-Time 4WD or Full-Time 4WD

all-new 2025 4RUNNER

NOW ARRIVING!

Expanded Toyota Military Rebate Program[13] For MILITARY PERSONNEL & THEIR FAMILES $500 OVER & ABOVE ALL OTHER INCENTIVES!

Ask about the $500 COLLEGE REBATE PROGRAM[14]
OVER & ABOVE ALL OTHER INCENTIVES!

ToyotaCare
Every New Toyota Comes With ToyotaCare.[15]
2-Year No Cost Maintenance Plan.

1. Tundra – Full-size Pickup Class. Vehicle's projected resale value is specific to the 2025 model year. For more information, visit Kelley Blue Book's KBB.com. Kelley Blue Book is a registered trademark of Kelley Blue Book Co., Inc. **2.** New 2025 Tundra SR CrewMax 4x4 Model 8348. Lease based on net cap cost of $42,445. Lease end purchase option $32,923.* **3.** Toyota vehicles and components are built using U.S. and globally sourced parts. **4.** New 2025 Tundra Gas and Hybrid Models (excludes TRD Pro). 1.99% APR financing for 72 months with $14.75 per $1,000 borrowed.** **5.** $1,000 TFS Standard APR Cash on new 2025 Tundra Limited and 1794 Hybrid Models Only. Subject to approved credit when financed through Toyota Financial Services. APR Cash must be applied to deal. Not all customers will qualify – see dealer for details. **6.** New 2025 Tundra (Includes Hybrid, but excludes TRD Pro) $3,000 Customer Cash. Customer Cash direct from Toyota Motor Sales, USA, Inc. May not be combined with APR or lease offers. **7.** Based on manufacturers' sales data for mid-size pickups (Tacoma), CY 2024. **8.** New 2025 Tacoma SR5 Double Cab 4x4 Model 7540. Lease based on net cap cost of $37,634. Lease end purchase option $32,932.* **9.** New 2025 Tacoma (Includes Hybrid, but excludes TRD Pro & Trailhunter). 4.75% APR financing for 60 months with $18.76 per $1,000 borrowed OR 5.75% APR financing for 72 months with $16.46 per $1,000 borrowed.** **10.** New 2025 bZ4X XLE FWD Model 2870. Lease based on net cap cost of $24,357. Lease end purchase option $17,193. $12,000 Toyota Financial Services Subvention Lease Cash included in lease offer.* **11.** New 2025 bZ4X. 0% APR financing for 72 months with $13.89 per $1,000 borrowed.** **12.** $2,500 TFS Standard APR Cash on new 2025 bZ4X. Subject to approved credit when financed through Toyota Financial Services. APR Cash must be applied to deal. Not all customers will qualify – see dealer for details. **13.** Qualified current, active-duty U. S. Military personnel, inactive reserves, veterans honorably discharged within two calendar years of their service discharge date, retired U. S. Military veteran regardless of date of separation from active service, and a spouse/surviving spouse and dependents of an eligible U. S. military personal (including Gold Star Family Members) are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales USA, Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock (TCUV not eligible). The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program or Lease-End Refinancing Program. See participating dealer or visit toyota.com for complete details. **14.** The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit toyota.com for complete details. **15.** ToyotaCare covers normal factory scheduled maintenance for two years or 25,000 miles, whichever comes first, and 24-hour Roadside Assistance is included for two years, unlimited mileage (NOTE: bZ4X, Mirai, Prius and Prius Prime include enhanced ToyotaCare and/or Roadside Assistance). Roadside assistance limits towing distances and locations and does not include parts and fluids, except emergency fuel delivery for certain vehicles. Excludes rental company fleet sale vehicles. See your Toyota dealer for additional restrictions and exclusions. Valid only in the continental U.S. * NO SECURITY DEPOSIT. Subject to approved credit through Toyota Financial Services. Not all customers will qualify – Tier I *PLUS* customers ONLY. Excludes state and local taxes, license, registration and title, and insurance. License and applicable fees are extra. Other options and dealer charges extra. Your payment may vary depending on final price. Lessee may be charged for excessive wear based on Toyota Financial Services standards for normal use and for mileage in excess of 30,000 miles at the rate of $0.15 per mile (10K low mileage leases) & $350 Disposition Fee is due at lease termination. ** Subject to approved credit thru Toyota Financial Services. Tier 1+ & 1 only. See participating dealer for details. **2, 4, 5, 6, 8, 9, 10, 11, 12, 13 & 14:** Must take retail delivery from new 2025 models in dealer stock while supply lasts between 8/5/25 and 9/2/25. Offers may vary by region. Delays in new vehicle shipments not in the control of dealer may impact customer delivery date and offer eligibility. **Supply limited.** See participating dealer for complete details. **Individual dealer prices and document fees may vary.** VEHICLE IMAGES USED FOR ILLUSTRATION PURPOSES ONLY. Expiration for these offers is 9/2/25.

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